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Case No: 08-16457

### UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF	FILLINOIS EASTERN DIVISION

In re: Kimberly Hunt-Sykes Case No: <u>08-16457</u>

Chapter: 13

Property Address: 14241 Avalon Ave, Dolton, IL 60419

Last four digits of any number you use to

identify the debtor's account:

<u>7124</u>

Court Claim No. (if known)

### RESPONSE TO NOTICE OF FINAL CURE PAYMENT

As contemplated by Fed. R. Bankr. Proc 3002

# BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP

("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated April 11, 2012 and filed as Docket No. 63

Pre-Petition Default Payments Applicable option is checked			
Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim			
Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure prepetition arrears is:			
Total Amount Due: \$0.00			
Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this response.			
Post-Petition Default Payments Applicable option is checked			
Agrees that Debtor(s) is current with respect to all payments consistent with §1322(b)(5) of the Bankruptcy Code.			
Disagrees that Debtor(s) is current with respect to all payments consistent with §1322(b)(5) of the Bankruptcy Code, and states that the total amount due to cure post-petition arrears is.			

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding on Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure

Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this response to the Cure Notice.

The amounts due identified on this response may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

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## UNITED STATES BANKRUPTCY COURT

	apleting this statement must sign it. Sign and print your name are address listed on the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which this Supplement approach to the proof of claim to which t	nd your title, if any, and state your address and telephone number if different pplies.
Check the appro	opriate box	
☐ I am the cre	ditor. I am the creditor's authorized agent. (Attach co	opy of Power of Attorney, if any.)
	penalty of perjury that the information provided in this Respons ormation, and reasonable belief.	e to Notice of Final Cure Payment is true and correct to the best of my
X /s/Josephi	ine J. Miceli Signature	X <u>05/01/2012</u> Date (MM/DD/YYY)
Name:	Josephine J. Miceli First Name Middle Name Last Name	
Title:	Attorney	
Company	Fisher and Shapiro, LLC	
Address	2121 Waukegan Road, Suite 301	
	Bannockburn, IL 60015 City State ZIP Code	
Phone	(847)291-1717	

Case No: 08-16457

## UNITED STATES BANKRUPTCY COURT

## **Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on

Date: May 1, 2012

Chapter 13 Trustee: Glenn B. Stearns

Trustee Address: 801 Warrenville Road, Suite 650, Lisle, IL 60532

Trustee Email:

Debtor's Counsel Name: Michael M. Rouker

Debtor's Counsel Address: 407 South Dearborn Suite 600, Chicago, IL 60605

Debtor's Counsel Email: mrouker@robertjsemrad.com

Debtor 1 Name: Kimberly Hunt-Sykes

Debtor 2 Name:

Debtor's Mailing Address: PO Box 4714, Naperville, IL 60567

Debtor Email:

/s/Josephine J. Miceli